

**Notice of References Cited**

Application/Control No.

09/309,131

Applicant(s)/Patent Under  
Reexamination  
GEER, TERRY L.

Examiner

Sandra Snapp

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	B	US-5,237,159	08-1993	Stephens et al.	235/379
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	N	WO 01/46846 A2	06-2001	WIPO	Accenture LLP	
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	W	A Comparison Of Social Costs and Benefits of Paper Check Presentment and ECP with Truncation, 07/1997
	X	Payments, Clearance, and Settlement - A Guide to the Systems, Risks, and Issues, 06/1997

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)

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